# empowered

Equipped for a fuller life

Volume 1 Issue 2

## Food prep

**"Everyday of your life Is another lesson. If you learn the lesson well and apply it, whether positive or negative, you determine what happens in your tomorrow."**

**David Kofi Awusi**

Money Tips

Teaching kids life skills

VISIT…

# Empowered Magazine
# Volume 1 Issue2


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# Welcome friends

We are continuing to gather together our lists for emergency preparedness. If you haven't seen our previous issues, check them out and start getting your supplies together.

Blessings,
DeAnna & Leslie

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We are so excited as we learn more about the different topics in our magazine and that we get to share them with you. It's so apparent that as a society, we have gotten very used to others taking care of our needs with conveniences that didn't exist 100 years ago or when our founding fathers brought forth this nation. Pioneers had to forge through rough terrain, extreme temperatures, and harrowing experiences that resulted in many lost lives. Sounds bleak, right?

However, if you stop to think about all the sacrifice and determination rooted in our ancestor's endeavors, we can't help but be truly grateful for their fortitude in paving the way for us. They gave us a "can-do" attitude that helped move us toward self-sufficiency and survival. Over the years, as modern conveniences have entered our societies, many of those "can-do" tasks have been replaced by machines, technology, or other people. Our lives have gotten so busy that we often don't know whether we are coming or going.

Here at The Empowered Magazine, we want to re-instill those "can-do" thoughts and help each person become more independent. We want you to be able to slow down a bit and enjoy a little more of life and recognize that independence is such a gift in all areas. We want you to be confident and to feel self-assured when making financial decisions or providing for your families. A lot has happened in these last two years, and we hope our quick tips and helpful hints will help you be prepared for any event in the future. But most importantly, that you have fun doing it! Start that garden, or take that defense class. Get your kids involved and make it a family-fun Saturday afternoon dedicated to bringing it back to basics.

That's what we are encouraging you to do; bring it back to basics with a "can-do" attitude!

Blessings,
DeAnna & Leslie

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*Are you in jeopardy of losing your house due to foreclosure? Your situation may not be as dire as you think, and there are steps you can take to save your home.*

I can
do it

# Individualism

## THE "I CAN" THAT WORKS

By Mark Callaway

American Individualism creates great opportunities with today's technologies and the willingness to challenge ourselves. What is Individualism? The best definition I know is self-reliance, which was vital to the birth of our nation. When brave people left their homelands and came to America, or as individuals and families moved westward into the frontier, they had to learn to depend on themselves to achieve their goals—survival and economic growth. When these heroes encountered a problem in the early days, they had to resolve the issue, often entirely on their own, by figuring out an answer that worked. Possibly it was a permanent solution or one that got them through a crisis of that moment until a better and even more permanent answer could be achieved. They found a way—that was the American Spirit.

In the 1972 movie "Jeremiah Johnson," Robert Redford played a man who moved west to become a "mountain man." He knew far less than he needed and was under-equipped to survive in the unforgiving environment of the post-Civil War Rocky Mountains. However, he had what he needed - determination to find solutions and humility to learn from another willing to serve as a mentor.

Bear Claw (Will Geer) provided Johnson with the needed knowledge and inspiration to survive and thrive. The story is based on John Johnston, a man who lived out his dream of self-reliance, freedom, and discovery as a "mountain man." With the nature of today's economy, where we "let the expert do it," some live as though those days are gone. However, many are rediscovering the spirit that changed this nation from a wilderness into a "land of opportunity." Whether living in the "lean" years of beginning adulthood, facing challenging economic times, or simply desiring to prove oneself, a growing number of people are discovering the spirit of Individualism again with the "I Can" attitude that is the fuel to achievement.

YouTube has opened the door for the "non-mechanical" to find that they can do more than they ever dreamed. Individuals no longer need to spend precious dollars to pay someone to fix a washer, do basic car repairs, take on projects around the house, or do any one of a thousand things that previously were seen as requiring an "expert" to get the job done right. It was fascinating to watch my adult daughter, who has no background in mechanics, change her brakes (from a video) and get paid by others to work on their cars.

The greatest benefit is not the savings of hard-earned cash or avoiding credit card payments that add to an already stretched budget. The lasting reward is a gift that keeps on giving—the "I Can" attitude that built this land into the greatest nation the world has ever seen...what President Ronald Reagan referred to as the "Shining city on a hill." With a few tools, a video, and possibly help from one more knowledgeable and determined, the Spirit of America is alive today through us.

Mark L Callaway is an author, pastor, attorney & transition coach. He & his wife, Leslie, moved from Indiana to Los Angeles at age 60 to pursue their dreams, including starting a church in LA. His book is IT'S NOT TOO LATE, You Can Begin To Pursue Your Dream At 50, 60 & Beyond.

# MONEY TIP

Save interest on your house or car payment by making weekly or bi-weekly payments each month. Your interest accrues monthly, so when your billing cycle occurs, interest is calculated and compounded daily. Paying even a small portion of your monthly payments early will reduce the daily interest accrued on the principal when your payment is due.

# Investing: Understand and Manage Risk

By Craig Saloner

Financial empowerment provides you with the tools, resources, and knowledge to take control of your financial life and make informed decisions about your money. This includes becoming financially literate, having access to financial services and products, and opportunities for income generation.

Women have historically been at a disadvantage regarding finances due to wage disparities, discrimination, and lack of access to financial education and resources. However, there has been progress in recent years to improve economic empowerment for women.

Now is the time for women to find financial independence and decide to become self-sufficient.

The first place to address is your finances, which includes the management of your money and assets, including income, expenses, savings, investments, and debt. It consists of all financial decisions and actions that you must take to earn, save, and spend money. Some key areas of personal finance include:

- Money management: creating a plan for how to spend and save money.
- Saving and investing: setting aside money for short-term and long-term goals.
- Managing debt: paying off loans and credit card balances.
- Protecting assets: buying insurance and creating a plan for unexpected events.
- Retirement planning: saving and investing for the future.
- Taxes: understanding and minimizing the amount of taxes you pay.

A good understanding of personal finance will help you make informed decisions about your money, achieve your financial goals, and have peace of mind about your financial future.

A key to growing long-term wealth and finding financial security is getting your money working for you (instead of you always working for your money) through investing.

Investing is allocating resources, usually money, with the expectation of generating an income or profit. The most common forms of investment are in stocks, bonds, real estate, and precious metals. Investing can be done by individuals or through intermediaries such as mutual funds, exchange-traded funds (ETFs), and investment advisers.

One of the main aspects of investing is understanding and managing risk. All investments carry some level of risk, and the potential return on investment is directly related to the level of risk involved. Understanding the risks associated with different types of investments is essential, and diversifying your portfolio to spread risk across other assets is critical.

Women have traditionally been underrepresented in the investment world due to the following reasons:

- Lack of financial education and literacy: women may have different access to information and resources about investing than men.
- Risk aversion: research suggests that women tend to be more risk-averse than men when it comes to investing, making them less likely to invest in the stock market or other higher-risk investments.
- Confidence gap: women may have a different confidence level than men when making investment decisions.
- Gender pay gap: women tend to earn less than men, making it more challenging to save and invest.

However, there are ways to overcome these barriers and increase your participation in investing:

- Financial education: accessing information and resources about investing and managing your money can help you make more informed decisions.
- Encouraging small investments: starting with small investments can help you overcome risk aversion and gain confidence in investing.
- Creating a supportive environment: creating a supportive environment, such as investing in a group or connecting with mentors, teachers, and a community, can help you feel more confident in your investment decisions.

Education is the answer. After all, how many personal finance courses did you take in school? Effective financial education can help you make better decisions about your money, achieve your financial goals, and improve your overall economic well-being. It can also help you build the skills and confidence you need to navigate the financial system, invest responsibly, and make informed choices about financial products and services.

To your continued abundance...

Craig Saloner, a personal finance coach for fifteen years, has helped individuals and couples grow their wealth. He is the creator of the Empowered Wealth for Women course and is a conscious investor, businessman, teacher, and speaker. He is happily married and has three beautiful kids.

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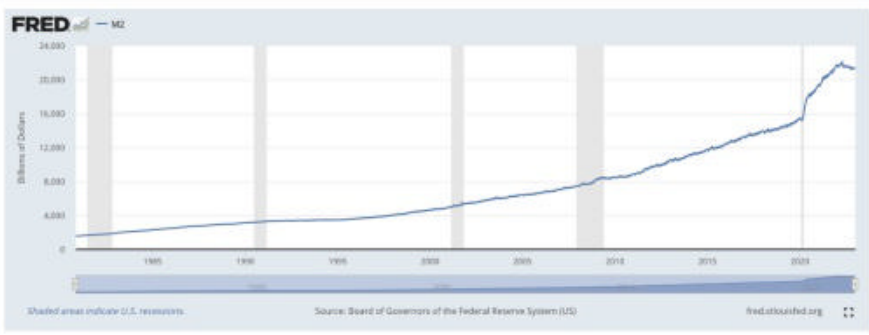
# Immoral Money

## Noodling with Nichols

By Ty Nichols

It's a well-known fact that banks, governments, and other entities love to play with debt like Monopoly money. When a bank issues a loan, it's like a magician pulling money out of thin air, increasing the money supply, and making everyone else's money worth less. It's like robbing Peter to pay Paul, but with more digits and less prison time.

And let's remember our good friends at the Federal Reserve, who have been printing money like it's going out of style. The M2 money stock (basically the number of US dollars in circulation) has increased by 6200% from January 1959 to July 2020.




Have you heard of the adage, "history doesn't repeat itself, but it often rhymes?" Let's go back in time and talk about the fall of the Roman Empire. Sure, many factors contributed to its decline, but one of the big ones was monetary policy. The Roman Emperors repeatedly degraded the value of their currency through various means, which led to market participants anticipating the devaluation and demanding more coins for their goods. This resulted in a cyclical pattern of devaluation and inflation, ultimately leading to the Roman denarii becoming so worthless that it was no longer accepted as a medium of exchange. This directly impacted the Roman Empire's ability to collect taxes and sustain its government.

Monetary debasement can adversely affect society through laziness and military weakness. It also implies that governments that expand the money supply are doing so in a way that benefits one group over another. Simply put, inflation is a disease that harms the fabric of society. The Hidden Tax - Another idea that supports the theory that we participate in an immoral monetary system is that we are being taxed without representation.

Inflation is not like traditional taxes, where they are all above board and voted on by elected representatives. This is the sneaky, underhanded type of tax that needs to be more transparent, not legislated, and happens gradually, so it is hard to detect. The government is playing a game of hide-and-seek with your money.

The Federal Reserve (the Fed) is the mastermind behind this money-snatching scheme. They create new money by giving a loan to the US government when purchasing its Treasury bonds to cover budget shortfalls. It's like the Fed is the tooth fairy for the government, placing money under its pillow that hasn't been earned and isn't yours. You must pay it back. Meanwhile, the Fed is just creating it out of thin air. And when the government pays back its debt, the money disappears, and it's like the tooth fairy got its money back.

For instance, when the Fed issues a loan to the US Treasury, it creates new money from nothing, which increases the money supply. Hypothetically, let's say it lends out $300 trillion (an absurd number, but what isn't ridiculous these days?) to the government. It spends that money on projects such as building new roads, housing, and spaceships. Because this money exceeds the total amount of US dollars in existence, it would lead to inflation, and each citizen's savings would decrease due to the increase in the money supply. The shrinking sound you hear is the purchasing power of your retirement getting sucked down the drain by the Fed continually putting more money into the system. Ugh.

Understanding that inflation is a) immoral, and b) a hidden tax helps us better understand the types of returns needed in your investment portfolio to "outpace" inflation. The Fed's annual inflation target is 2% (today, it sits at 6.7% if you believe the Fed). If you receive a pay raise of 3%, your actual gain is only 1% in spending power. It's like trying to outrun a cheetah with a limp. At least we're aware of it now. If I'm right and the inflation rate is closer to 15% as of this writing, your 3% raise is still down 12% relative to the inflation rate. NO BUENO!

To fight back against inflation, most people look for investments that can outpace the annual devaluing of their retirement accounts. To do this, the first step is to create an investment plan (which can feel like a daunting task) considering your financial goals. Whether saving for a down payment on a house or planning for a retirement that includes daily piña coladas on the beach, make sure your goals are realistic, and you can track your progress. Otherwise, you may be like a squirrel trying to save acorns for winter in the middle of a heatwave.

**Investment Starting Point**

Next, it's time to determine how to divvy your investment portfolio among investments like stocks, bonds, and real estate. It's like choosing what to wear to a fancy event; you want to look good in all the right places. There's no one-size-fits-all strategy, but a good starting point for most people is a mix of stocks and bonds. Once you have your asset allocation strategy in place, it's time to select specific investments. This is where you'll need to research and decide the types of assets that are right for you. This series is a do-it-yourself series. However, if there were ever a time to bring in a financial planner, this would be it. Asset allocation is a challenging task.

For example, if you're investing in stocks, you'll need to decide whether to invest in individual stocks or a stock mutual fund. If you're investing in bonds, you'll need to decide whether to invest in individual bonds or a bond mutual fund.

Creating an investment plan is like planning a road trip. You need to set a destination (financial goal), map out your route (budget and asset allocation strategy), pick the perfect ride (investments), and check your GPS (regularly review and adjust your plan) along the way. It's a journey and not a destination, but with a solid plan in place, you'll be sure to reach your goal in style and comfort and make some pit stops (splurges) along the way!

A well-balanced stock portfolio typically includes a mix of large-cap, mid-cap, and small-cap stocks and a mix of growth and value stocks. It may also include international stocks to provide diversification. A sample well-balanced stock portfolio could include the following:

- 20% in large-cap stocks such as Apple, Amazon, and Microsoft
- 20% in mid-cap stocks such as Tesla, Netflix, and Salesforce
- 20% in small-cap stocks such as Frontline, Shopify, and Square
- 20% in growth stocks such as Facebook, Google, and HAL
- 20% in value stocks such as Berkshire Hathaway, JPMorgan Chase, and Visa

A well-balanced crypto-currency portfolio typically includes a mix of different cryptocurrencies, such as Bitcoin, Ethereum, and Litecoin. It may also include newer and less established cryptocurrencies to provide diversification. A sample well-balanced crypto-currency portfolio could consist of the following:

- 30% in Bitcoin
- 20% in Ethereum
- 20% in Litecoin
- 20% in Ripple
- 10% in newer cryptocurrencies such as Chainlink, Solana, and Algorand

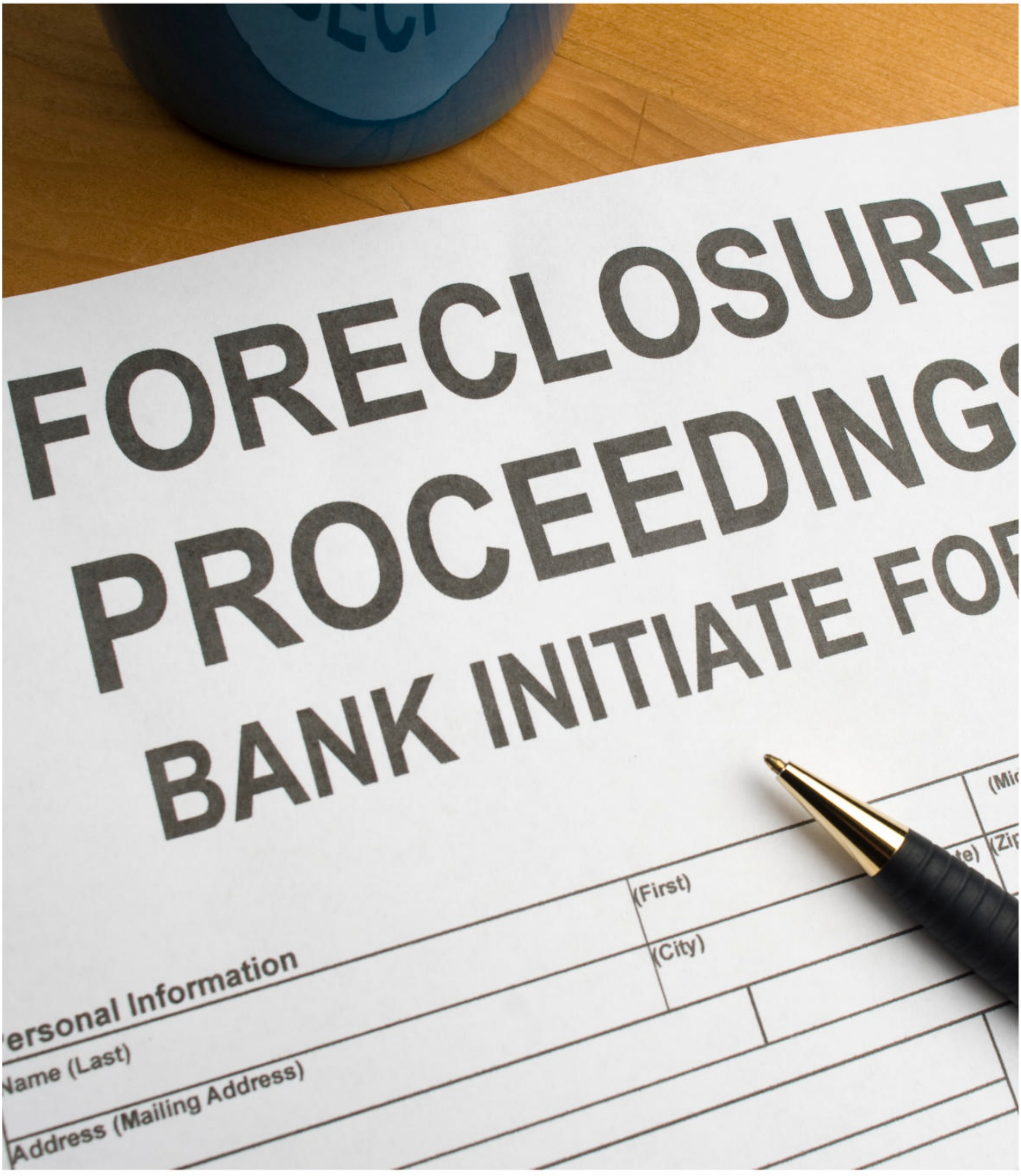
[That being said, I am a Bitcoin bull, and most of my crypto investments are allocated to Bitcoin, with a little bit of ETH, SOL, and ENJ]

Also, the cryptocurrency market is subject to further regulation from governments worldwide. Therefore, I suggest only investing in completely decentralized Cryptocurrencies, which is why I am so bullish on Bitcoin. With Bitcoin, there is no CEO, CFO, or C-Suite Team. There is no marketing company or legal department. It is purely algorithmic, and the more the world adopts it, the more valuable it becomes.

When it comes to investing in cryptocurrencies, it's like jumping on a rollercoaster ride without a safety harness - hold on tight and hope for the best! But in all seriousness, it's essential to research and invest only what you can afford to lose. And remember, just because your friend made a fortune on Bitcoin, it doesn't mean you will too. As always, the composition of your portfolio should be tailored to your financial situation, risk tolerance, and goals. So, before you invest in cryptocurrencies, make sure you have the stomach for volatility and a strong desire for adventure!

The next time we meet, we will dive deeper into fundamental and technical analysis. This will help us learn how to evaluate individual stocks and cryptocurrencies.

Ty Nichols is a speaker, author, and bitcoin maximalist. He has been featured on James Dobson's Focus on the family and speaks on college campuses against drug and alcohol abuse. He lives in Los Angeles with his family.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# WHAT TO DO IN FORECLOSURE

By Chantay Bridges

The thought of losing your family home is never a good feeling. Many people hit on hard times during their life, and sometimes those hard times lead to devastating circumstances. If you are in jeopardy of losing your home, read on. Chances are you can stop that foreclosure!

1) FORECLOSURE DOES NOT ALWAYS HAVE TO HAPPEN

When you get into trouble with your mortgage, before becoming too alarmed, do a little homework. There are several organizations out there, legitimate ones, that assist homeowners who find themselves in this situation. If you don't know of any, inquire with your neighborhood Realtor. We work with lots of lenders and frequently hear about programs and such. It's not always too late, especially if you are proactive and not just reactive.

2) WORK FAST!

I know you may have been dragging your feet, considering your next step, but once a notice of default is issued, the days are counting down. Don't wait until you don't have any other options, do something while there is still time to negotiate and find a workaround. If you were considering bringing the mortgage current, now is a good time, not later.

3) DON'T BE SHY; GET HELP

Don't assume you know all the ins and outs of this process. Get assistance. Pick up the phone, make some calls, and ask a lot of questions. Do everything you can to know your options and what you are up against. Have you been defrauded in any way? Do you have payments that were sent and never received? Was there a balloon payment at the end of the loan that you weren't privy to? Did your loan adjust when you thought you were at a fixed rate? It may be time to contact a real estate attorney and obtain legal assistance.

4) BE CLEAR ON YOUR NEXT STEPS

Decide what you would like to do. Do you want to stay or prefer to go? If staying is the answer, you need to find options to remain. Have you discussed a loan modification with your lender? What will it take to become current? How much time would you have? If not, are they open to a short sale? Are you?

5) WHERE ARE YOU IN THE PROCESS?

Are you in pre-foreclosure or foreclosure status? Have you received an official notice or summons? You may not ever go to court; there are some states where lenders can close on a property, and non-judicial foreclosures are legal in many areas. Depending on your stage, clarify your options, whether you want to consider refinancing, selling, modifying, forbearance, deed in lieu of foreclosure, etc. Some have even filed for bankruptcy. Consult a real estate attorney for the best solutions in your scenario.

6) LEARN YOUR LESSON

If you decide you will get all caught up and stay in your home, try to put something in place not to find yourself in this position again. Whether it's having an emergency contingency fund or some other backup plan where you put away that tax refund cash for a rainy day, whatever got you into trouble, devise a plan for things to work out differently in the future. Learn your lesson and make the most of where you are now.

7) DO YOUR HOMEWORK

Now that you know what you could have done differently, continue to educate yourself. Learn about what's happening. What to do and not to do. The more you know, the more you will grow. Study until you are clear on your next step. Doing your homework will assist you and maybe someone else you know in the future. You will be armed with solid information that can make a difference for them.

8) FINDING A REMEDY

If need be, get a second or third job. Do whatever is necessary to remedy the situation before you cannot do anything. Answer calls from home, mystery shop, deliver door dash, stuff envelopes. Whatever it takes for you to become current. Remember, it's only temporary. Once you are caught up, you can ease the brakes.

9) WHAT DOES REO MEAN?

When a property falls under the heading of REO, it is now considered Real Estate owned. Once a property has been foreclosed on and gone to auction, it will return to the lender if it does not sell. Then it becomes a part of their portfolio; thus, REO. Typically, they will place the property back on the market at a reduced rate, below market value.

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10) CAN THEY FORECLOSE ON ME DURING COVID?

In some states, no. Depending on who is holding and backs the loan. In some cases, borrowers were allowed 12 months in forbearance, providing them a longer window than usual. Yet, each case is different, and the homeowners must apply during set periods.

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# HOMESCHOOLING

# Need an Alternative to Public School?

ByJenny Valentino

Have you ever had a moment of wild inspiration or out-of-the-box, capricious fancy and thought to yourself, “Yes! I CAN DO THIS! I can homeschool my children (maybe I can?)!” About 15 years ago, I had just such a moment. It had been a challenging school year. My oldest daughter was in 3rd grade, and my youngest was in first. My youngest daughter was very bright and could memorize or remember almost anything but struggled to get the answers on paper. A doctor diagnosed her with a learning disability. The school tried its best but was not meeting her needs. I had to find a solution.

As Providence would have it, during that summer break, I met a parent that homeschooled her children. She was an excellent source of information and encouragement. It got my wheels turning and had me visualizing an entirely different way of life. She invited us to some of her homeschool co-op events, allowing us to meet other homeschool families, learn about various homeschooling styles and get ideas on curriculum. We enjoyed seeing the diversity in teaching styles being celebrated.

After much investigation and contemplation, I decided to take the plunge and begin homeschooling. It was not an easy transition at first. Homeschooling was not as commonplace then as it is now. Many of my family and friends thought I had decided to drop out of society! Many had just never heard of anyone homeschooling since the olden days. It was hard for them to wrap their brain around, and they had many questions. I understood because, although I was determined, I had many uncertainties and questions. Being part of a homeschool group or co-op was the best decision. It was not only a place to ask questions but a place to be supported, where my girls could make friends, study together, and participate in many activities.

With time, our family developed a learning rhythm, creatively studying various things and then taking field trips to learn hands-on about different topics. We went to museums, exhibits, and historical places, had meetings with mentors or field experts, met with local politicians, and there were even paging opportunities for the girls to study government, etc. I taught music and art history at home, but my girls took music lessons from a local professional.

There are so many opportunities available to enhance a child’s learning. My children were active in 4-H and held various leadership positions, were involved in our church, volunteered for their community, wrote/did photography for the town newspaper, participated in Teen Mission Jasper County (a hometown mission in which teens and trained adults help those in need with home repairs and building wheelchair ramps), played sports at a local school, and did a variety of other things.

As my girls approached high school, I discovered that they could take their classes as dual credit and earn college credit. I taught myself everything I could about this and started teaching dual credit classes. The students could then take their final exam at a local college. The credits would be banked at the College Board, ready to be transcripted whenever they forward them to their desired university. What a great way to give kids a little step ahead! In addition, there are a variety of colleges that allow homeschoolers to take classes while still in high school. This is something we took advantage of as well. The cost of attending college while in high school is often quite a bit less. My children graduated high school with honors and college credits - my oldest graduated with 26 college credits, and both with multiple college scholarships.

As time passed, friends and family saw our children thriving, and homeschooling became much more commonplace. We weren’t considered such an oddity anymore. We saw several of our close friends join the homeschool community with us.

Where are my kids now? My oldest is an officer in the United States Navy and finishing her BS in cybersecurity. My youngest is in college and runs her own small business.

Below are some beginning resources to help if you are ready to start your investigation:

- HSLDA-homeschool information by state, https://hslda.org/get-started
- Homeschool.com - step-by-step guide, https://www.homeschool.com/how-to-start-homeschooling/
- Curriculum, www.rainbowresource.com
- Curriculum, testing, https://www.aop.com/
- Find a homeschool group - by state, https://www.home-school.com/groups/
- The best resource to end the ‘All Day Buffet’ and endless distractions during school! *How to Get Your Child Off the Refrigerator and on to Learning* by Carol Barnier

I understand that homeschooling is not for everyone and is certainly a personal decision, but looking back, it was the right choice for our family. In the following few issues, we will take a closer look at transitioning into homeschooling. We will go over tips and tricks to make that transition more manageable and try to answer all your questions on how to decide for your family. If you need an alternative to public education and do not enjoy the thought of an expensive private school, homeschooling might be the answer for you!

Jenny Valentino successfully transitioned her two daughters out of public education and into homeschooling. She moved to Los Angeles in 2021 and enjoys cooking, monthly women's ministry meetings, and being an active member of her community.

# Best Homeschool Hacks
## Don't reinvent the wheel

Need a tutorial on how to explain a complex concept in math or science - YouTube has a lot of videos that will take care of that for you.

Want to teach your kids about agriculture? Find easy how-to videos on Instagram that give a step-by-step instruction on growing your own foods.

Need a creative project to help kids with art, crafting, or organizing? Pinterest is a treasure trove of information.

Don't think of video games as simple time-wasters. Use them to teach kids hand-eye coordination, or use something like Beat Saber to help build their cardio, increase endurance, and burn calories.

Buy a simple tech program that can teach your kids valuable skills such as video editing, coding, or website building. Encourage your little one to become a budding entrepreneur with their new-found skills.

# Top 13 Reasons Homeschooling might be for you

1. Curriculum - you get to say what type of curriculum your child learns, and in most states, you are exempt from state curriculum requirements.
2. Flexible Schedule - kids don't feel like staying in on that gorgeous, sunny day? Make an impromptu trip to the beach and teach them about marine biology, do a scavenger hunt, or have them study the cause and effects of sunlight on health. Let children learn with real hands-on experiences.
3. Environment - let your kids learn in a distraction-free environment away from negative influences and bullies.
4. Special Needs - your public school doesn't have the training or resources to help your child with their learning deficits. Homeschooling will allow you to adapt your teaching to meet your child's individual needs.
5. College-bound - Homeschool kids statistically have higher test scores and a greater understanding of different subjects. They also have a higher capacity for asynchronous learning and thrive better than traditionally institutionally taught students.
6. Parents have more control over their children's education, and the subjects being taught will reflect the needs and the growth of the child, allowing them to learn at a pace that works for them.
7. Homeschool is significantly cheaper than private school if public school is not an option where you live.
8. Homeschooling tends to build more vital critical thinking skills and allows creative thinkers to learn at their own pace.
9. Parents can create a safe learning environment and include a curriculum that mirrors their family morals and values.
10. No extra busy work. Homeschoolers finish their work for the day, and they are done - no additional homework.
11. Homeschool traditionally teaches all kids to be life-long learners.
12. Students only move on to the next lesson when they have a firm grasp or have mastered the previous lesson. They won't "fall through the cracks" because time dictates they move ahead.
13. A flexible schedule means kids can learn anywhere, and vacations can become credit-earning trips that are fun and exciting.

# Amber Alert

## A Hero Emerges

What would you do to
help save the lives of over
1000 children?

It began January 13, 1996. A beautiful little girl's face flashes across the TV screen. She is smiling, laughing as she opens up her presents from just a couple weeks earlier. The audience is sucked into her infectious smile and waits, anticipating what extraordinary event surrounds this precious child to have her home movies on television. To the horror of audiences across the nation, the sweet child was abducted in Arlington, Texas, at the tender age of nine. The reporter asked anyone to call the station with information concerning the little girl's whereabouts.

Without a doubt, this is every parent's worse nightmare come true. Diana Simone (pronounced Deanna) saw the report and prayed along with many others watching that news report. She prayed for her safe return and that the abductor would be found. Three days later, Diana's heart grieved as the little girl's lifeless body was found approximately four miles from where she was taken. Although Diana was not connected to the little girl, as a parent, she was deeply affected by this tragic news.

She began to formulate a plan to see if she could make a difference and help discourage this from ever happening again. She began to question how in the world could a large vehicle travel through a densely populated area and no one saw the vehicle. No one had any information except for one person who called 911 and simply reported the black vehicle. Diana began to obsess over the situation.

"You have got to let go of this." This was the phrase repeated over and over again by well-meaning friends and family. But Diana was blessed with a stubborn streak. She was mulling over an idea, but she kept hearing that phrase along with, "there is nothing you can do about it." Days after she saw that report on the news, she was stunned at how a heinous crime could be carried out, and not a soul around knew what was happening. Diana did not have a connection with the crime other than the sorrow and grief she felt in her heart for the senseless death of such a young child. A death to this day that has still not been solved. That little girl's name was Amber Hagerman.

As Diana worked out her plan, she was taken back to an incident she witnessed several years earlier where she was in a crowded shopping area, and a little girl was lost from her mother. The mother frantically shouted for her and explained to those around her that her little girl was missing. As she told someone what happened, that someone told the next person, who told the next person, who told the next person. The wave of information traveled at lightning speed, and shortly after that, the little girl was spotted and returned to her mother. The key to making a difference, Diana realized, was that in many situations of child abductions, no one gets involved because they simply don't know.

**"I helped make it possible, but the people make it work!"**
**Diana Simone**

However, Diana formulated an idea that just might make a difference if she could just figure out how to bring it to fruition. At the suggestion of a dear friend and client, Diana called her local radio station, KDMX, in Dallas/Fort Worth, Texas. She had known them to be proactive in Amber's case during and even after Amber's body was found. Diana called the radio station and said she was calling about the Amber Hagerman case. No, she didn't have any new information, but she did have an idea. When she relayed her plan to the lady on the other end, her response was so positive that she asked Diana to call back immediately and speak with the station manager, Jennifer Grimm. Diana made that second call to Jennifer, who was so impressed with the idea she asked Diana to write it all down and send it to her so she could present it to all the area station managers at their next monthly meeting.

Diana wrote the details down and faxed it over to Jennifer. Diana knew she didn't have the means to implement this idea, nor the resources or the reach to get it out, but rather than let it sit in her mind, she passed it along to those who could. What happened next was a whirlwind of miracles. She reached out to the right people at the right time, and after Jennifer presented the plan to other stations, a few key station managers went to work and turned this idea into a life-saving reality. Media, police, and station competitors worked side-by-side and willingly implemented the plan, and nine months later, when the FCC blessed the project, the first Amber Alert was issued over the radio in Dallas.

As it sometimes happens, the first two alerts did not yield any results, and the program was in jeopardy of being canceled. However, they tried one more time, and that third alert resulted in the rescue of an infant child within 45 minutes of being abducted.

Some thought she couldn't make a difference. Some thought it was a waste of time. However, Diane Simone made a difference by sending one letter and making two phone calls. An average working mom with no college degree, no credentials to speak of, and no connection to the crime made a difference. Don't let anyone tell you that you can't make a difference. Since this bill was signed into law in 2003, as of January 2, 2023, 1,127 children have been saved due to Amber Alerts. That's over one child every week who is returned safely to their family. This program has been implemented not only in the United States but in the District of Columbia, Indian Country, Puerto Rico, the U.S. Virgin Islands, and 31 countries worldwide.

Many of us might get annoyed by notifications on our phones, or we don't want to be disturbed by circumstances that don't involve us. However, what if it were your child? What if someone had first-hand information about an abduction that involved one of your babies? You would want every person available to help in that search to bring them home safely. We encourage you to turn on your Amber alert notification for your phone, and please be aware of your surroundings. Help us create safer communities for our children.

Check out Diana Simone's Ted Talk on Youtube -
Search: Amber Alert: The Power of Response-ability I Diana Simone

# Helpful Tips to Keep Your Home and Family safe

1. If you have sliding glass doors, put a dowel rod in the track. Many burglars know how to bypass door locks, or if your door isn't installed correctly, it might easily be lifted right out of the track. Double-check it for proper installation.
2. Place thorny vines or plants below common windows that burglars may try to enter. Bedrooms, bathrooms, etc. If they are going to try and climb in, they will be getting cut up in the process.
3. The master bedroom is the first place thieves will look for your valuables. Think of a place thieves will not look, such as under the bathroom sink behind the pipes or in the bottom zipper of your couch cushions. They may still find it eventually, but not without some real effort!
4. Try having your home security keypad located in a place that cannot be seen through windows or close to the door. Burglars can see or find it immediately and deactivate it with professional tools. If they can't find it in time, they lose the advantage of deactivating it before it goes off.
5. Keep your car keys within reach at all times. If a burglar or criminal tries to break in, press the panic button to draw attention to your home. Criminals try to avoid such attention.
6. Be clever and use a decoy safe. Something worthy of a thief thinking it's real but not too expensive. Load it up with decoy items (such as bricks) and place it in your bedroom in a closet or under the bed. Since thieves want to get in and out quickly, they will take the safe and run before trying to crack it open. Hide your real safe in a much harder location to find.

# Safety Tips Every Child Should Know... and maybe a few for you!

1. Make sure your child knows your phone number by heart - no smartphone-reliant memory!
2. Have a secret code word - if your child is living at home, no matter how old, have a secret password in case you need someone to get them or relay information. This way, they know it's a trusted source (and be sure they do NOT share that information with anyone).
3. Always have an emergency plan - if an emergency strikes and your children are not at home, be sure they know their address and have the plan to get them home safely. Map out a route for them to take if they find they are lost or on their own (for older kids).
4. Be sure to always have an extra granola bar and water in their packs in an emergency. A small flashlight and whistle may also be handy.
5. Please do not put your child's name, phone number, or address taped to their backpacks or clothes. Snatchers can easily use this information to confuse a child into coming with them.
6. Do not post telling information on social media - do not post 1st-day pictures with your child's school or where they take classes. Never post locations of where your children are, especially in real-time. If you are at dinner, a movie, or theme park, post locations after you have left.
7. Teach children how to make a safe and effective 911 call in case of an emergency. If they have a smartphone, they can text their name, location, and any details to have an officer dispatched.

# Helpful Tip

Why, since the 1850s, have people used square holes when planting trees and shrubs? According to several resources, if you are planting in soil with high sand content, a round hole is fine, but if not, a square hole will make your trees and shrubs grow faster and stronger. Botanist James Wong said square holes encourage roots to “flare out” into native soil, while round holes encourage them to spiral into a tight ball, much like being root bound when not being moved to a larger container. Be square, and skip the round hole!

# No Chemical Cleaning!

Baking soda, vinegar, and lemons are all you need!

## Tough Microwave Stains

Trouble cleaning the build-up in your microwave? In a glass bowl, add 1 cup vinegar and 1/2 a lemon. Microwave for 1 minute. With a damp cloth, wipe the inside of the microwave, and everything should easily come off.

## Tough Food Stains on the cutting board

Sprinkle baking soda on the cutting board stain, pour vinegar over the baking soda, and let set for a few minutes. Rub the stain with half a lemon and rinse clean.

## Tough Stains on Pots and Pans

Put 1/2 a lemon into the pan, sprinkle in 1/2 cup baking soda, and add 1 cup vinegar. Bring to a boil. Rinse, and everything should slide right off.

# Tip
# Canning Dry Goods

According to thehomesteadsurvival.com - To reduce the risk of botulism, only can dry foods that are dry to begin with. Even things like nuts and popcorn shouldn’t be dry canned due to their high oil content! Be sure to check out our next issue for an in-depth look at dry canning! You won’t want to miss it.

# Canning tip

It is crucial when canning to use jars specifically dedicated to canning. Proper lids and sanitizing are critical to avoid spoiling your food. Using any other jar could cause you to become extremely sick or even fatal. Making sure your jars are properly sealed is a must. Don't miss our next issue, where we will take an in-depth look at wet canning and tell you everything you need to know.

# Pear Butter Canning Recipe

By Wendy Cooper

Are you tired of plain butter on your toast or rolls? Try homemade pear butter with sweet deliciousness that will tickle your taste buds. After completing the recipe, you can use some right away, store it in the fridge for up to 1 week, freeze it for up to 10 months, or can it and keep it for a year.

3 pounds (6-8) peeled and diced pears
3/4 cup apple cider vinegar
1/2 teaspoon salt
1 cup water
1/2 to 1 cup of packed brown sugar (depending on the preference of sweetness)
1 tablespoon apple pie spice
1 teaspoon of vanilla extract

Place all ingredients into an instant pot. Mix well and cook for 30 minutes on manual setting. When pressure is released, remove the lid and mash well. Sautee with lid off to evaporate extra fluid. Continue mashing until done and it becomes thick.

Ladle hot butter into hot, sterilized half-pint canning jars, leaving 1/4 inch headspace. Wipe the jar rims. Place the flat lid onto the jar, then screw on the sealer lid for a tight fit (This is the two-piece lid type that comes with canning jars).

Process jars in a boiling-water canner for 10 minutes (start timing *after* water returns to boiling). Remove jars from the canner; cool on wire racks. You should hear the “pop” sound when the lids have been tightened, and your butter is sealed. Makes 6 half-pint jars.

# Preparing YOUR PANTRY IN CASE OF A FOOD SHORTAGE

- Baking Soda
- Salt
- Fats - Olive, Coconut, Avocado Oil, etc.
- Oats - Rolled or steel cut can also be used in baking
- Vinegar - For health and cooking
- Honey - For both nutrition and health
- Spices
- Beans / Lentils
- Assorted Snacks
- Rice - White and brown
- Pasta - Gluten-free options available
- Flour
- Broth - Highly nutritious
- Nut butters

# Ways to keep food cold without electricity

A Zeer Pot is one of the most interesting ways to keep your food cold if the power goes out! It is primitive yet effective. Many regions of the world still use Zeer Pots. It’s also a method used to make ice.

# Making a Zeer Pot

- Take two terracotta pots, one smaller than the other
- Stack the smaller pot inside the larger pot
- Add sand between the two pots
- Saturate the sand with water
- Lastly, top with a wet rag or a lid

It works by evaporative cooling. The key is keeping the sand wet. Heat is drawn out of the inner pot as air flows through it, and as the water evaporates, it takes the heat with it. No electricity, no gas, no kerosene - just nature's elements to keep food cooler to last longer!

# More Wisdom From *The* Great Depression

It's difficult to comprehend what people lived through during the Great Depression! A bare-bones lifestyle meant frugality - frugality meant survival. Under the most challenging circumstances, it's hard for many of us to understand what that looked like.

Reading about family and relationships during this time, two things are revealed as pearls of wisdom:

1. Older generations taught younger generations how to best survive and thrive.
2. Families worked together, sharing food and swapping produce. The season determined what you ate.

People relied on each other, teaching each other, increasing their quality of life - whether you were the giver or receiver. Wisdom reveals the importance of community in good times and bad.

# Helpful tip

## Need a better way to store fruit before it goes bad?

If you don’t eat your fruits and veggies immediately after purchasing (or growing), they can spoil pretty quickly, especially when you buy them and keep them in plastic containers. If you wash your fruits and place them in a sealed glass jar, they will last much longer! Out with the old and in with the new!

## SELF DEFENSE / CRIME AWARENESS CLASSES NOW AVAILABLE IN THE SAN FERNANDO VALLEY

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